

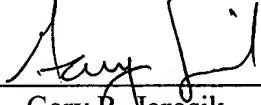
presenting to a user a series of questions and a selection of answers for each question; receiving answer inputs from the user; differentiating the plurality of benefit plans as a function of the answer inputs; and presenting information to the user indicative of the differentiation.

REMARKS

The application is considered to be in good and proper form for allowance. Such action on the part of the Examiner is respectfully requested. Should the Examiner feel that a teleconference would expedite the prosecution of the subject application, the applicants respectfully request that the undersigned attorney be contacted.

Respectfully submitted,

Date: August 22, 2001

By: 

Gary R. Jarosik

Reg. No. 35,906

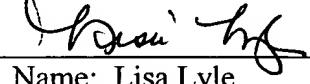
Altheimer & Gray

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(312) 715-4000

Certificate of Mailing: I hereby certify that this correspondence is being deposited with the United States Postal Service via First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this 22nd day of August, 2001.


Name: Lisa Lyle